



Order Filed on December 4,  
2017 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCURA, WIGFIELD, HEYER,  
STEVENS & CAMMAROTA, LLP**

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WAYNE, NEW JERSEY 07470  
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DAVID L. STEVENS, ESQ. (ATTORNEY ID 033422007)  
COUNSEL FOR THE DEBTOR

In Re:

Juan Cruz,

Debtor.

Chapter 13

Case NO. 16-22909

Hon. Stacey L. Meisel

**ORDER AUTHORIZING THE DEBTOR TO ENTER INTO A LOAN  
MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two, is hereby **ORDERED**.

**DATED: December 4, 2017**

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Debtors: Juan Cruz  
Case No.: 16-22909 (SLM)

Caption of Order: **Order Authorizing Debtors to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the motion of the Debtor, Juan Cruz (the “Debtor”), by and through their counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtor to enter into the Loan Modification Agreement with the Secured Creditor, M&T Bank, concerning the mortgage loan encumbering the property at 17-19 Belle Avenue, Paterson, New Jersey 07505 (the “Motion”); and the Court having considered the certification of counsel filed in support of the Motion (the “Certification”) with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

**IT IS ORDERED** that M&T Bank and the Debtor are hereby authorized to enter into a loan modification; and it is further;

**ORDERED** that M&T Bank, solely in its capacity as servicer, shall deliver to the Debtor a fully executed copy of the Loan Modification Agreement pursuant to the proposed terms set forth in the exhibit attached to the Certification (the “Exhibit”) within thirty (30) days of the date upon which this Order is entered; and it is further;

**ORDERED** that should M&T Bank, solely in its capacity as servicer, fail to provide the Debtor with a fully executed copy of the Loan Modification Agreement within thirty (30) days of the entry of this Order, this Order shall take effect as the Loan Modification Agreement between the parties, and shall continue to the maturity of the note and mortgage as extended pursuant to the terms set forth in the Exhibit attached to the Certification.

**ORDERED**, that the Debtor shall file an amended Plan and Schedule J within 14 days of the entry of this order.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Juan Cruz  
Debtor

Case No. 16-22909-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db +Juan Cruz, 416 Hillsdale Dr., Hazleton, PA 18202-2849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

David L. Stevens on behalf of Debtor Juan Cruz dstevens@scuramealey.com,  
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com;dmedina@scura.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 3